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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/932,373

Group Art Unit: 2152

Filing Date: August 17, 2001

Applicant: Anderson et al.

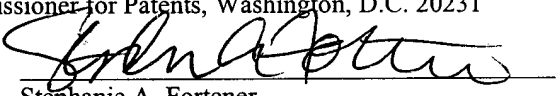
Entitled: SYSTEM FOR ON-LINE FINANCIAL SERVICES USING
DISTRIBUTED OBJECTS

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Technology Center 2100

Commissioner for Patents
Washington, D.C. 20231

CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8 (A)	
Date of Deposit: 01/09/2003	
I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, D.C. 20231	
 Stephanie A. Fortener	

Sir:

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

As authorized and encouraged under 37 CFR §§ 1.97-1.98 and the provisions of MPEP §§ 609 and 707.05 (b), Applicant(s) submits herewith certain supplemental patent references, publications and/or other information which the Patent and Trademark Office may wish to consider in examining the above-identified patent application. The references and information are listed below and on attached form PTO-1449.

U.S. PATENT DOCUMENTS

U.S. PATENT NO.	INVENTOR(S)
4,346,442	Musmanno
4,727,243	Savar
4,823,122	Mann et al.
4,975,904	Mann et al.
4,975,905	Mann et al.
5,058,108	Mann et al.
5,187,787	Skeen et al.
5,220,501	Lawlor et al.
5,230,048	Moy
5,257,369	Skeen et al.
5,336,870	Hughes et al.
5,339,392	Risberg et al.
5,351,186	Bullock et al.
5,404,523	DellaFera et al.
5,455,903	Jolissaint et al.
5,457,797	Butterworth et al.
5,528,490	Hill
5,535,407	Yanagawa et al.
5,590,133	Billstrom et al.
5,611,052	Dykstra et al.
5,659,731	Gustafson
5,696,965	Dedrick
5,701,451	Rogers et al.
5,706,434	Kremen et al.
5,708,825	Sotomayor
5,745,654	Titan
5,749,075	Toader et al.
5,754,850	Janssen
5,797,133	Jones et al.
5,842,185	Chancey et al.
5,870,721	Norris
5,878,403	DeFrancesco et al.
5,924,082	Silverman et al.
5,940,811	Norris
5,966,699	Zandi
5,995,947	Fraser et al.
6,014,645	Cunningham
6,023,684	Pearson
6,131,115	Anderson et al.

6,199,077	Inala et al.
6,278,993	Kumar et al.
6,317,783	Freishtat et al.

FOREIGN PATENT DOCUMENTS

COUNTRY	PATENT NO.	INVENTOR(S)
NONE		

OTHER DOCUMENTS

1. "American Express Services Go On-Line." Mergers & Acquisitions, v.29, n.5, p.8, March 1995.
2. "Banks Offer Customers Internet Access." Multimedia Daily, 22 May 1995. ISSN:: 1079-4212.
3. Everest, Gordon C. Database Management, Mc-Graw-Hill Series in Management Information Systems, 1986. ISBN: 0-07-019781-4.
4. "ExpressNet Bows (American Express Launches Online Service Called ExpressNet)." Information Week, n.514, p.17, 13 February 1995.
5. Mialovich, Jill. "QuickXpense Introduces Automatic Pre-Population of Expense Reports," Business Wire, s.1, p.1, 8 May 1995.
6. "Online Service Allows Account Review (Block Financial Corp.)." Card News, v.9, n.21, p.3, 31 October 1994.
7. "On-Line Services Give Account Holders Transaction Info." Newsbytes News Network, 2 February 1995.
8. "User's Guide for Quicken." (Version 2 for Windows), Intuit, p.206, 1992.

9. Zutell, Irene. "AMEX Says On-Line Booking Keeps Travel Agents in the Loop," Travel Agent, 6 February 1995. ISSN: 1053-9360.

A copy of each document is included for the express purpose of providing the Patent and Trademark Office with ample opportunity to evaluate the same and arrive at an independent assessment of the materiality of each, if any, to the examination of the above-identified application.

In reviewing the enclosed copies of the above documents, the Examiner is instructed to ignore any underscoring or highlighting which may have been done because such markings may or may not have any relationship to the subject matter of the above-identified application. The copies being submitted with this Information Disclosure Statement are the best copies available at this time.

The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of applicable law.

Applicant(s) submit this statement in accordance with their duty of disclosure under 37 C.F.R. §1.56. This statement is filed in accordance with 37 C.F.R. 1.97(c), after the mailing date of a first Office Action on the merits, but before the mailing date of either a final action or a Notice of Allowance.

Applicant(s) respectfully requests that the documents cited herein be made of record in the normal manner and that such documents appear on the printed patent as being considered and made of record.

Respectfully submitted,

Date: January 8, 2003

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FORM PTO-1449 TO BE FILED WITH
INFORMATION DISCLOSURE STATEMENT

U.S. Department of Commerce
Patent and Trademark Office

Atty. Docket No. BLO1134-006D Serial No. 09/932,373

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INFORMATION
DISCLOSURE STATEMENT
BY APPLICANTS

Anderson et al.
Applicant

August 17, 2001
Filing Date

2152
Group Art Unit

Technology Center 2100

Examiner's name

U.S. PATENT DOCUMENTS

Examiner's Initial	Document Number	Date	Name	Class/Sub-class
	4,346,442	08/24/1982	Musmanno	364/408
	4,727,243	02/23/1988	Savar	235/379
	4,823,122	04/18/1989	Mann et al.	340/825.28
	4,975,904	12/04/1990	Mann et al.	370/85.1
	4,975,905	12/04/1990	Mann et al.	370/85.1
	5,058,108	10/15/1991	Mann et al.	370/85.1
	5,187,787	02/16/1993	Skeen et al.	395/600
	5,220,501	06/15/1993	Lawlor et al.	364/408
	5,230,048	07/20/1993	Moy	395/600
	5,257,369	10/26/1993	Skeen et al.	395/650
	5,336,870	08/09/1997	Hughes et al.	235/379
	5,339,392	08/16/1994	Risberg et al.	395/161
	5,351,186	09/27/1994	Bullock et al.	364/401
	5,404,523	04/04/1995	DellaFera et al.	395/650
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	5,457,797	10/10/1995	Butterworth et al.	395/650
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	5,924,082	07/13/1999	Silverman et al.	705/37
	5,940,811	08/17/1999	Norris	705/38
	5,966,699	10/12/1999	Zandi	705/38
	5,995,947	11/30/1999	Fraser et al.	705/38
	6,014,645	01/11/2000	Cunningham	705/38
	6,023,684	02/08/2000	Pearson	705/35
	6,131,115	10/10/2000	Anderson et al.	709/217
	6,199,077	03/06/2000	Inala et al.	707/501
	6,278,993	08/21/2001	Kumar et al.	707/3
	6,317,783	11/13/2001	Freishtat et al.	709/218

FOREIGN PATENT DOCUMENTS

Examiner's Initial	Document Number	Date	Country/Name	Translation? yes/no
	NONE			

OTHER DOCUMENTS

1. "American Express Services Go On-Line." Mergers & Acquisitions, v.29, n.5, p.8, March 1995.
2. "Banks Offer Customers Internet Access." Multimedia Daily, 22 May 1995. ISSN:: 1079-4212.
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6. "Online Service Allows Account Review (Block Financial Corp.)." Card News, v.9, n.21, p.3, 31 October 1994.
7. "On-Line Services Give Account Holders Transaction Info." Newsbytes News Network, 2 February 1995.
8. "User's Guide for Quicken." (Version 2 for Windows), Intuit, p.206, 1992.
9. Zutell, Irene. "AMEX Says On-Line Booking Keeps Travel Agents in the Loop," Travel Agent, 6 February 1995. ISSN: 1053-9360.

Examiner	Date Considered
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Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of applicable law since, for example, a given document may have a later effective date than at first seems apparent or the document may have an effective date which can be antedated. The "prior art" status of any document is a matter to be resolved during prosecution.